

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE  
Isabel C. Balboa, Esquire  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

In Re:

MICHAEL HELLER  
MARIA HELLER

Case No: 20-10966-ABA

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

Chapter: 13

  
Order Filed on February 17, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form:


☐ Followed

☒ Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: February 17, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Isabel C. Balboa, Chapter 13 Standing Trustee,  
and any objections filed, it is hereby

ORDERED that:

- ☒ The debtor(s)' case is hereby DISMISSED
- ☐ The debtor(s)' plan is allowed to continue at the regular monthly payment of \_\_\_\_\_ for a period of \_\_\_\_  
months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more  
than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said  
Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order  
dismissing the debtor(s)' case.
- ☐ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the  
debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☒ Other:
- ☒ IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause  
retains jurisdiction over any additional application filed within 30 days by any  
administrative claimant for funds on hand with the Chapter 13 Standing Trustee.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allow to continue with the arrears  
being capitalized throught the debtor(s)' plan, and the plan shall continue at \_\_\_\_\_ which  
represents total receipts applied to plan.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to  
continue with a lump sum payment of \_\_\_\_\_ due within \_\_ days from  
the date of this Order.
- ☐ IT IS FURTHER ORDERERED that if the debtor(s)' instant Chapter 13 case is dismissed,  
such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for  
Chapter 13 bankruptcy protection for a period of \_\_ from the date of dismissal of debtor(s)'  
case.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier  
payments of
- ☐ This order incorporates a fee application for debtor(s)' attorney in the  
amount of \_\_\_\_\_ pending Court approval.
- ☐ A status hearing shall be held on \_\_\_\_\_.

In re:  
Michael Heller  
Maria Heller  
Debtors

Case No. 20-10966-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 17, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dmcdonough@flwlaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Lee Martin Perlman

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE  
phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for  
Freddie Mac SLST 2022-1 Participation Interest Trust bankruptcy@fskslaw.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com anovoa@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com mmalone@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16